

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

KAREN LYMAN

Debtor(s)

Case No. 13-25715-GMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2013.
- 2) The plan was confirmed on 09/18/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/22/2015.
- 5) The case was Converted on 02/26/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$477.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,815.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$14,815.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$962.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,462.80**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	2,457.00	2,430.51	2,430.51	0.00	0.00
AMITY ASSOCIATES	Unsecured	115.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	412.00	916.00	916.00	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	819.20	819.20	819.20	0.00	0.00
ASSET ACCEPTANCE, LLC	Unsecured	539.00	904.18	904.18	0.00	0.00
AUDUBON SAVINGS BANK	Unsecured	1,500.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	3,000.00	NA	NA	0.00	0.00
BEST BUY	Unsecured	656.00	NA	NA	0.00	0.00
CAMDEN COUNTY CHILD SUPPORT	Priority	44,514.72	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	295.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	10.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	133.00	NA	NA	0.00	0.00
COMCAST	Unsecured	406.00	NA	NA	0.00	0.00
COMMERCIAL INSURANCE CO.	Unsecured	6,155.00	7,793.74	7,793.74	0.00	0.00
CREDIT ACCEPTANCE CORPORATIO	Unsecured	1,707.00	1,706.95	1,706.95	0.00	0.00
DUTCHESS CONSULTANTS LTD.	Unsecured	3,138.00	NA	NA	0.00	0.00
EMERGENCY PHYSICIANS ASSOCIA	Unsecured	250.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	2,474.00	NA	NA	0.00	0.00
EXERSIZE WOMAN	Unsecured	359.00	NA	NA	0.00	0.00
GARDEN STATE OBGYN ASSOC.	Unsecured	364.00	NA	NA	0.00	0.00
HADDON ORAL SURGERY	Unsecured	497.00	NA	NA	0.00	0.00
HERSIG REALTY CO	Unsecured	1,477.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	295.00	NA	NA	0.00	0.00
INFINITE ENDODONTICS	Unsecured	860.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	363.54	363.54	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	1,694.21	1,694.21	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	802.84	802.84	0.00	0.00
KENNEDY MEMORIAL HOSPIT	Unsecured	50.00	NA	NA	0.00	0.00
KIMBERLY SARGENT	Priority	NA	NA	NA	0.00	0.00
LACKLAND SELF STORAGE	Unsecured	155.00	NA	NA	0.00	0.00
LOURDES HEALTH SYSTEM	Unsecured	957.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCANTILE ADJUSTMENT BUREAU	Unsecured	471.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	867.00	NA	NA	0.00	0.00
NCO PUBLIC SERVICE	Unsecured	273.00	NA	NA	0.00	0.00
NETFLIX	Unsecured	48.00	NA	NA	0.00	0.00
NJFSPC	Priority	NA	46,407.27	46,407.27	11,352.20	0.00
OPTIMUM CABLEVISION	Unsecured	530.00	NA	NA	0.00	0.00
PALISADES ACQUISITION IX, LLC	Unsecured	NA	65.95	65.95	0.00	0.00
PAUL ADLER, DDS	Unsecured	179.25	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	157.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	91.00	NA	NA	0.00	0.00
PRESIDENTIAL COURT APARTMENT	Unsecured	4,065.00	NA	NA	0.00	0.00
PROVIDIAN BANK	Unsecured	1,028.00	NA	NA	0.00	0.00
Providian Financial	Unsecured	566.00	NA	NA	0.00	0.00
PSE&G	Unsecured	745.00	470.78	470.78	0.00	0.00
PUBLIC STORAGE	Unsecured	194.00	NA	NA	0.00	0.00
SOMERSET MEDICAL CENTER	Unsecured	NA	75.00	75.00	0.00	0.00
STATE OF NEW JERSEY	Unsecured	2,000.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	1,093.00	1,093.29	1,093.29	0.00	0.00
VERIZON	Unsecured	473.00	NA	NA	0.00	0.00
VICTORIA'S SECRET	Unsecured	158.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	368.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$46,407.27	\$11,352.20	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$46,407.27	\$11,352.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,136.19	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,462.80</u>
Disbursements to Creditors	<u>\$11,352.20</u>

TOTAL DISBURSEMENTS :	<u>\$14,815.00</u>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/04/2015

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.